

**OFFICIAL**

[40108/00101]

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s) : Steven BECHHOFFER et al.

Serial No. : 09/680,923

Filing Date : October 6, 2000

For : SYSTEM AND METHOD FOR MANAGING RISK AND  
OPPORTUNITY

Group Art Unit: : 3623

Examiner : Susanna M. Diaz

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**APR 26 2004**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

SIR:

In response to the Office Action dated December 30, 2003, Applicants hereby submit the following amendments and remarks.